

Remarks:

In the present application, claims 1 to 26 remain pending.

Interview Summary

On May 17, 2005, Applicant's representative Alan Stewart and Examiner Moorthy conducted a telephone interview to discuss the rejections and the features of the claims. While several differences between the principal cited prior art reference, Reiche, were discussed, no agreement was reached. The Examiner stated that he would review the differences and respond by telephone within approximately one week. No further communication with the Examiner regarding the items discussed in the telephone interview.

The following remarks reflect one of the differences discussed during the interview.

Rejections for Anticipation

In the Office Action, claims 1 to 4, 11 to 21 and 23 to 26 were rejected under 35 U.S.C. §102(e) as anticipated by Reiche, U.S. Patent No. 6,092,196. These rejections are respectfully traversed.

Independent claims 1, 14, 15, 25 and 26 all recite, in part, that an identification verifier may be used for only one transaction. Independent claim 20 recites, in part, that a communications module receives information from a remote system indicating if a submitted identification verifier has been used before.

The cited prior art, in contrast, discloses that a user only needs a user ID and a single password associated with the user ID (col. 3, lines 14 to 36). Further on these lines, Reiche discloses that the users ID and password may be held by a cookie for use multiple times during the same session, which may involve multiple transactions (col. 11, lines 25-44). There is no disclosure in Reiche that a user would need to use a new password for each session or for each transaction.

The Examiner points to col. 5, line 23, where Reiche discusses "two user identification data elements." However, this is taken out of context. Reiche is actually referring to one of the identification data elements being the user ID and the other the password, not two distinct passwords associated with a user ID.

There is further no disclosure that the systems or servers of Reiche capture, maintain or return information regarding whether a password has been used before.

For at least these reasons, Applicant submits that claims 1, 14, 15, 20, 25 and 26 are not anticipated by the cited prior art. Claims 2 to 4, 11 to 13, 16 to 19, 21, 23 and 24 depend from and further these independent claims. For at least the same reasons cited above with regard to the independent claims, Applicant submits that these dependent claims are not anticipated by the cited prior art.

Reexamination and reconsideration of these rejections for anticipation are respectfully requested.

Obviousness Rejections

Claim 5 was rejected under 35 U.S.C. §103(a) as obvious over Reiche in view of Kuhns, et al., U.S. Patent No. 6,047,281. This rejection is respectfully traversed.

Claim 5 depends from and further limits claim 1. The Examiner cites Reiche as discussed above with regard to claim 1. Kuhns is cited as teaching the elements of claim 5 related to storing public information about a registered user, creating categories of requesting parties, receiving instructions from registered user regarding access to be provided to different categories of requesting parties, determining the category of the requesting party and communicating appropriate information to the requesting party. Kuhns is not cited for teaching that multiple passwords be associated with a user ID or that a password may be used only once. As discussed above, Reiche does not teach that multiple passwords be associated with a user ID or that a password may be used only once. In fact, Reiche teaches away from single use passwords by teaching that a password and user ID may be stored in a cookie to permit multiple transactions during a session.

For at least these reasons, Applicant submits that the cited prior art does not render claim 5 obvious.

Claims 6 and 9 were rejected under 35 U.S.C. §103(a) as obvious over Reiche in view of Shkredy, U.S. Patent No. 6,236,972. These rejections are respectfully traversed.

Claims 6 and 9 depend from and further limit claim 1. The Examiner cites Reiche as discussed above with regard to claim 1. Shkredy is only cited for teaching that the numerical identifier may be a social security number or telephone number. Shkredy is not cited for

teaching that multiple passwords be associated with a user ID or that a password may be used only once. As discussed above, Reiche does not teach that multiple passwords be associated with a user ID or that a password may be used only once. In fact, Reiche teaches away from single use passwords by teaching that a password and user ID may be stored in a cookie to permit multiple transactions during a session.

For at least these reasons, Applicant submits that the cited prior art does not render claims 6 and 9 obvious.

Claims 7, 8 and 10 were rejected under 35 U.S.C. §103(a) as obvious over Reiche in view of Gonzalo, U.S. Patent No. 6,796,196. These rejections are respectfully traversed.

Claims 7, 8 and 10 depend from and further limit claim 1. The Examiner cites Reiche as discussed above with regard to claim 1. Gonzalo is cited only for teaching that the numerical identifier may be a drivers license number, a bank account number or a credit card number. Gonzalo is not cited for teaching that multiple passwords be associated with a user ID or that a password may be used only once. As discussed above, Reiche does not teach that multiple passwords be associated with a user ID or that a password may be used only once. In fact, Reiche teaches away from single use passwords by teaching that a password and user ID may be stored in a cookie to permit multiple transactions during a session.

For at least these reasons, Applicant submits that the cited prior art does not render claims 7, 8 and 10 obvious.

Claim 22 was rejected under 35 U.S.C. §103(a) as obvious over Reiche in view of Henn, U.S. Patent No. 5,770,844. This rejection is respectfully traversed.

Claim 22 depends from and further limits claim 20. The Examiner cites Reiche as discussed above with regard to claim 20. Henn is only cited for teaching that the input module includes a keypad which receives the identification verifier and a magnetic card reader which receives the numerical identifier. Henn is not cited for teaching that a communications module receives information from a remote system indicating if a submitted identification verifier has been used before. As discussed above, Reiche does not teach the server tracks or maintains if a password has been used before. There is no teaching or suggestion within the cited prior art that use of a password related to a user ID should be tracked and reported to a system requesting access using that user ID and that password.

For at least these reasons, Applicant submits that the cited prior art does not render claim 22 obvious.

Reexamination and reconsideration of these rejections for obviousness are respectfully requested.

If the Examiner has any questions regarding this Response, the Examiner is invited to contact Applicant's representative Alan Stewart at 612.371.5376.

Respectfully submitted,
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